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Order Filed on December 12, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

ATTORNEY FOR CREDITOR: GATEWAY ONE LENDING & FINANCE

In re: STEVEN V. TURSI AND CRISTINA TURSI, Debtor,	Bankruptcy No. 18-34145-CMG Chapter 13 Related to Doc. No. 33, 34
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CONSENT ORDER RESOLVING MOTION FOR RELIEF FILED ON SEPTEMBER 27, 2019
BY GATEWAY ONE LENDING & FINANCE

The relief set forth on the following pages, number 2 through 4 is hereby
ORDERED.

DATED: December 12, 2019


Honorable Christine M. Gravelle
United States Bankruptcy Judge

Debtors: Steven V Tursi and Cristina Tursi
Case No.: 18-34145-CMG
Caption of Order: Consent Order Resolving Motion for Relief

1. On or about September 9, 2016, Debtors purchased a 2013 Jeep Wrangler, VIN# 2LMDU88C28BJ29791 (the "Vehicle"), pursuant to a Motor Vehicle Installment Sale Contract with Gateway One Lending & Finance ("GOLF"). The Contract requires monthly payments of \$352.69.
2. As of the filing of the motion for relief, the Debtors were in default \$763.45 and the Vehicle was not provided for in their Chapter 13 Plan.
3. The N.A.D.A. Value for the Vehicle is \$18,200.00.
4. For failure to pay post-petition payments on the Vehicle, GOLF filed a Motion for Relief on September 27, 2019 at Doc No. 33.
5. On October 28, 2019, Debtors filed an Opposition to Motion for Relief at Doc No. 34.
6. In order to resolving the pending the Motion for Relief, the parties agree as follows:
 - a. As of the date of this Consent Order, Debtor has cured all of the post-petition arrears and is due and owing for October 2019.
 - b. Debtors shall timely make all future regular \$352.69 monthly payments to GOLF pursuant to the terms of the Contract beginning with the October 2019 payment.
 - c. Debtors shall provide for \$531.00 in attorney fees through their Chapter 13 plan
7. Debtors shall direct the payments to:

Gateway One Lending & Finance
175 N. Riverview Drive
Anaheim, CA 92808
8. Payments must be received by GOLF at the above-referenced address on or before the first day of each month. Debtors will be in default under the Consent Order in the event that Debtors fail to

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- comply with the payment terms and conditions in Paragraph 6, *supra*. If Debtors default one time under this Consent Order, GOLF may send Debtors and Debtors' counsel a written notice by fax or e-mail, instead of or in addition to regular mail. If the default is not cured within ten (10) days of the date of the notice, counsel for GOLF may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay as to the Vehicle without further hearing. If Debtors default a second time, GOLF may send Debtors and Debtors' counsel a notice of default and intent to file Certification of Default but the Debtor will not have the opportunity to cure the default. Instead, GOLF will immediately file a Certificate of Default with the Court.
9. In the event the instant bankruptcy case is converted to a case under Chapter 7 of the Bankruptcy Code, the Debtors shall cure the pre-petition and post-petition arrears within ten (10) days from the date of such conversion. Should Debtors fail to cure said arrears within the ten day period, such failure shall be deemed a default under the terms of this Consent Order, GOLF may serve a notice of default and intent to file Certification of Default but Debtors will not be granted an opportunity to cure the default. Instead, a Certification of Default will be immediately filed with the Court.
10. This Consent Order may only be modified by a revised Consent Order filed on the docket in the Bankruptcy. No oral modifications are permitted and any allegation that the Consent Order was modified orally will be disregarded as evidence. No written modifications are permitted, except for a revised Consent Order filed on the docket in the Bankruptcy.
11. Any conversion or dismissal of this case shall void the terms of the consent order.

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/s/ Keri P. Ebeck

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/s/

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Dated: November 7, 2019